



# Prosecuting Attorneys Association of Michigan

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September 13, 2006

The Honorable Dave Robertson  
Chair, House Banking Committee  
P.O. Box 30014  
Lansing, MI 48909

## Re: Mortgage Fraud Package

Dear Representative Robertson:

On behalf of the Prosecuting Attorneys Association of Michigan, I am writing in support of the Mortgage Fraud Package, which includes bills from sponsors Rep. Amos and Rep. Marleau. HB 6432 and 6433 create the crime of mortgage fraud, and the accompanying sentencing guidelines.

PAAM has been working with the sponsors to ensure that the bills contain needed protections for the consumers and the public, while appropriately protecting the business interests of realtors and bankers.

To that end, we propose graduating the penalties. The introduced bill included 10 and 20 year penalties for such items as lying on a mortgage application. The proposed amendments provided to the sponsors would include misdemeanor "fine only" penalties where appropriate, up to a 20 year felony. We can continue to work with the chair and the sponsors, if you believe graduated penalties are appropriate.

I urge the committee's support of the package. Please feel free to contact me if you have any questions at (248) 858-0646, or contact PAAM's Director of Public Affairs, KC Steckelberg, at (517) 334-6060.

Sincerely,

Dave Gorcyca  
President